

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 22-10295-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patricia C. Tessein
P.O. Box 8066
Trenton, NJ 08650

Social Security No.:
xxx-xx-4163

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: April 15, 2025

JAN: mmf

Jeanne Naughton
Clerk

In re:
Patricia C. Tessein
Debtor

Case No. 22-10295-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Apr 15, 2025

Form ID: cscnodsc

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:

Recip ID	Recipient Name and Address
db	+ Patricia C. Tessein, P.O. Box 8066, Trenton, NJ 08650-0066
sp	+ Angelo S. Ferrante, 795 Parkway Ave. A-3, Lexington Mews, Trenton, NJ 08618-2704
r	+ Evelyn Lyn Scott, Coldwell Banker Res., 10 Nassau Street, Princeton, NJ 08542-4510
cr	+ Santander Bank NA, c/o Loren L. Speziale, Esq., 33 S. 7th Street, Allentown, PA 18101-2436
519484477	+ FIG Capital Investments NJ 13, LLC, C/O Taylor and Keyser LLC., 89 Haddon Avenue, Suite B2, Haddonfield, NJ 08033-2473

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 15 2025 21:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 15 2025 21:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519484475	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 21:49:32	Capital One, P.O. Box 4069, Carol Stream, IL 60197-4069
519514806	+ Email/PDF: ebn_ais@aisinfo.com	Apr 15 2025 21:38:29	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519484476	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 15 2025 21:38:35	Care Credit/ Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
519514419	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 21:38:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519538428	+ Email/Text: ar@figadvisors.com	Apr 15 2025 21:36:00	MTAG Custodian for FIG Capital Investments NJ13, L, PO Box 669505, Dallas, TX 75266-0392
519484478	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2025 21:34:00	PNC Bank, P.O. Box 94982, Cleveland, OH 44101
519538741	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2025 21:34:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
519484479	+ Email/Text: DeftBkr@santander.us	Apr 15 2025 21:36:00	Santander Bank N.A., 601 Penn Street MC:10-6438-FB7, Reading, PA 19601-3563
519509479	^ MEBN	Apr 15 2025 21:31:36	Santander Bank, N.A., c/o Loren L. Speziale, Esq., 33 S. 7th Street, PO Box 4060, Allentown, PA 18105-4060
519484480	+ Email/Text: DeftBkr@santander.us	Apr 15 2025 21:36:00	Santander Bank, N.A., Mail Code 10-6438-FB7, 601 Penn Street, Reading, PA 19601-3563
519485825	^ MEBN	Apr 15 2025 21:30:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

District/off: 0312-3

User: admin

Page 2 of 2

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	MTAG Custodian for FIG Capital Investments NJ13, L, PO Box 669505, Dallas, TX 75266-0392

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dennis P Uhlmann, Jr	on behalf of Creditor PNC Bank National Association bky@martonelaw.com, Bky@martonelaw.com
Kevin C. Fayette	on behalf of Debtor Patricia C. Tessein kfayette@kevinfayette.com
Loren L. Speziale	on behalf of Creditor Santander Bank NA lspeziale@grossmcginley.com jkacsur@grossmcginley.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6